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On June 18, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Cindy Bennett
Cindy Bennett

PATENT
Attorney Docket No.: 020375-002700US

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JUN 27 2002

GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman, *et al.*

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD
AND FUNDS TRANSFER SYSTEM

Examiner: Bashore, Alain L.

Art Unit: 2164

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner once again. Copies of the references are enclosed even though copies are already in the file. In an Office Action dated 03/18/02, the Examiner objected to the 04/14/00 Information Disclosure Statement which originally included these references. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

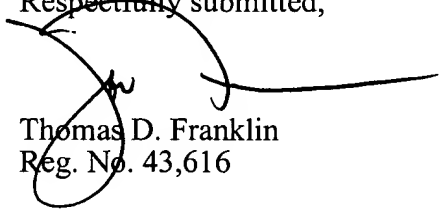
This IDS is being filed after the mailing date of the first Office Action and more than three months after the filing date, but prior to the Notice of Allowance or Final Office Action.

However, these references are already in the file. This duplicate submission is only to correct the format of the prior submission and not the substance. For this reason, the normal fee is believed not appropriate here.

If upon consideration of the above argument it is determined a fee is appropriate, please deduct \$180.00, pursuant to 37 CFR §1.17(p), from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

This Petition is submitted in triplicate.

Respectfully submitted,


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Reg. No. 43,616

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